

BIERMAN, GEESING, WARD & WOOD, LLC

HOWARD N. BIERMAN (MD,DC,VA,MA)

JACOB GEESING (MD, DC)

CARRIE M. WARD (MD,DC)

STEPHEN B. WOOD (VA)

JESSICA BERTOVICH (VA)

KYLE BLACKSTONE (MD)

MATTHEW D. COHEN (MD,DC,VA)

BRAD DAIL (VA)

ALBERT G. DECESARIS, JR. (MD)

RALPH J. DIPIETRO (DC,MD,NY,PA)

KEVIN FEIG (MD,DC,NY)

DIONNE JOEMAH (DC,MD)

ATTORNEYS AND COUNSELORS AT LAW

4520 EAST WEST HIGHWAY, SUITE 200

BETHESDA, MD 20814

<http://www.bgww-llc.com>

(301) 961-6555

FAX: (301) 961-6545

JOSEPH M. LENOIR (VA)

REESE L. LESKO (MD)

ADAM M. LYNN (MD)

ROHIT MATHEW (DC,VA)

ALLISON MELTON (VA)

ROBERT MICHAEL (VA,WV)

STEPHANIE MONTGOMERY (MD,DC,NC)

STEPHEN RELYEA (VA)

JARED SLATER (VA)

JAMES TRAVIS (DC,MD)

CHRISTINA WILLIAMSON (DC,MD)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

July 23, 2010

April Washington

5807 Danielle Drive

Fredericksburg, VA 22407

RE: April Washington and Craig R. Washington

CitiMortgage, Inc. Loan #: 5001852770

Property Address: 5807 Danielle Drive, Fredericksburg, VA 22407

Dear Washington:

Pursuant to your request for a reinstatement amount, please be advised that the amount required to reinstate the above referenced loan is \$12,001.01. This amount is good thru July 30, 2010. Cash, certified check or money order payable to BIERMAN, GEESING, WARD & WOOD, LLC, must be received at the following address:

Bierman, Geesing, Ward & Wood, LLC, 4520 East West Highway, Suite 200, Bethesda, MD 20814 to the attention of: Josh Tremble

This loan is in foreclosure. This reinstatement quote is only good through July 30, 2010. If you are tendering funds after the good through date above, please be advised that additional fees, costs or charges may be due on the mortgage account and that the foreclosure sale will not be canceled unless these additional fees, costs or charges are paid upon demand. In the event that any such fees, costs or charges incurred after the good through date are not paid upon demand, the trustee and or the lender/servicer reserve the right, at their sole discretion, to return all sums tendered and proceed with the foreclosure sale of the property. Acceptance of any funds tendered will not constitute a waiver of the trustee and or the lender/servicer rights to continue collection activities on this account, including but not limited to foreclosure of the property.

The figures quoted above are subject to final verification by the Noteholder. The Noteholder reserves the right to demand additional funds, before or subsequent to the release of the Noteholder's security interest in the property securing the loan, to correct any error or omission in these figures made in good faith, whether mathematical, clerical, typographical or otherwise. The reinstatement figure is also subject to change to reflect any transactions that may occur on or subsequent to the date of this reinstatement.

We are a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. If you are in bankruptcy or have been discharged in bankruptcy, this letter is for informational purposes only and is not intended as an attempt to collect a debt or as an act to collect, assess, or recover all or any portion of the debt from you personally.

